

<i>SERFF Tracking Number:</i>	<i>STAN-125928918</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Standard Insurance Company</i>	<i>State Tracking Number:</i>	<i>41239</i>
<i>Company Tracking Number:</i>	<i>B152-5A</i>		
<i>TOI:</i>	<i>H111 Individual Health - Disability Income</i>	<i>Sub-TOI:</i>	<i>H111.008 Combined Short Term and Long Term - Unrelated to marketing with employer or association groups</i>
<i>Product Name:</i>	<i>IDI Rates for B152 class 5A</i>		
<i>Project Name/Number:</i>	<i>5A Noncan NonGI Rate Reduction/B152-5A</i>		

## Filing at a Glance

Company: Standard Insurance Company

Product Name: IDI Rates for B152 class 5A      SERFF Tr Num: STAN-125928918      State: ArkansasLH

TOI: H111 Individual Health - Disability Income      SERFF Status: Closed      State Tr Num: 41239

Sub-TOI: H111.008 Combined Short Term and Long Term - Unrelated to marketing with employer or association groups      Co Tr Num: B152-5A      State Status: Approved-Closed

Filing Type: Rate

Co Status:

Reviewer(s): Rosalind Minor

Author: Ruth Ansin

Disposition Date: 01/12/2009

Date Submitted: 01/06/2009

Disposition Status: Approved-Closed

Implementation Date Requested: 02/16/2009

Implementation Date:

State Filing Description:

## General Information

Project Name: 5A Noncan NonGI Rate Reduction

Project Number: B152-5A

Requested Filing Mode: Review & Approval

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments: Filing simultaneously.

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact: -12.5%

Group Market Type:

Filing Status Changed: 01/12/2009

State Status Changed: 01/12/2009

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

Submission contains revised premium rate pages for our individual disability income insurance policy, form number B152(5/05)AR, and optional riders (see below), all approved by your office on June 24, 2005.

<i>SERFF Tracking Number:</i>	<i>STAN-125928918</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Standard Insurance Company</i>	<i>State Tracking Number:</i>	<i>41239</i>
<i>Company Tracking Number:</i>	<i>B152-5A</i>		
<i>TOI:</i>	<i>H111 Individual Health - Disability Income</i>	<i>Sub-TOI:</i>	<i>H111.008 Combined Short Term and Long Term - Unrelated to marketing with employer or association groups</i>
<i>Product Name:</i>	<i>IDI Rates for B152 class 5A</i>		
<i>Project Name/Number:</i>	<i>5A Noncan NonGI Rate Reduction/B152-5A</i>		

The revised pages, which replace corresponding pages 56-61 and 344-349 in our originally filed rate exhibit, reflect a reduction of 12.5% for occupation class 5A when Noncancelable Policy Rider form PR6(5/05) is attached to the base policy. Also included are reduced rates for our Supplemental Social Insurance Benefit Rider form PR1(5/05) when it is attached to the base policy along with the Noncancelable Policy Rider. This rate reduction will apply to new fully underwritten policies effective March 16, 2009. Current policies are not affected. No other rates for this policy are changing, and no policy language is being revised.

As explained in the enclosed Actuarial Memorandum Addendum, we are decreasing the rates for this subset of future policies based on its favorable morbidity experience. We expect only a small percentage of future sales (6% to 8%) to be affected.

Because this is a rate reduction for future insureds, and because pricing assumptions have not changed and the new rates still comply with state requirements, any certifications provided with the original product filing still apply. In addition to the rate pages and Actuarial Memorandum Addendum, a copy of the originally filed Actuarial Memorandum is attached for your reference.

## Company and Contact

### Filing Contact Information

Ruth Ansin, Senior Compliance Analyst	ransin@standard.com
1200 SW Sixth Avenue	(971) 321-8514 [Phone]
Portland, OR 97204	(971) 321-7805[FAX]

### Filing Company Information

Standard Insurance Company	CoCode: 69019	State of Domicile: Oregon
1100 SW 6th Avenue	Group Code: 1348	Company Type: Life Insurance
Portland, OR 97204	Group Name: SIC	State ID Number:
(971) 321-6823 ext. [Phone]	FEIN Number: 93-0242990	
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## Filing Fees

SERFF Tracking Number:	STAN-125928918	State:	Arkansas
Filing Company:	Standard Insurance Company	State Tracking Number:	41239
Company Tracking Number:	B152-5A		
TOI:	H111 Individual Health - Disability Income	Sub-TOI:	H111.008 Combined Short Term and Long Term - Unrelated to marketing with employer or association groups
Product Name:	IDI Rates for B152 class 5A		
Project Name/Number:	5A Noncan NonGI Rate Reduction/B152-5A		

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Standard Insurance Company	\$50.00	01/06/2009	24850941

SERFF Tracking Number:	STAN-125928918	State:	Arkansas
Filing Company:	Standard Insurance Company	State Tracking Number:	41239
Company Tracking Number:	B152-5A		
TOI:	H111 Individual Health - Disability Income	Sub-TOI:	H111.008 Combined Short Term and Long Term - Unrelated to marketing with employer or association groups
Product Name:	IDI Rates for B152 class 5A		
Project Name/Number:	5A Noncan NonGI Rate Reduction/B152-5A		

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	01/12/2009	01/12/2009

<i>SERFF Tracking Number:</i>	<i>STAN-125928918</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Standard Insurance Company</i>	<i>State Tracking Number:</i>	<i>41239</i>
<i>Company Tracking Number:</i>	<i>B152-5A</i>		
<i>TOI:</i>	<i>H111 Individual Health - Disability Income</i>	<i>Sub-TOI:</i>	<i>H111.008 Combined Short Term and Long Term - Unrelated to marketing with employer or association groups</i>
<i>Product Name:</i>	<i>IDI Rates for B152 class 5A</i>		
<i>Project Name/Number:</i>	<i>5A Noncan NonGI Rate Reduction/B152-5A</i>		

## Disposition

Disposition Date: 01/12/2009

Implementation Date:

Status: Approved-Closed

Comment:

<b>Company Name:</b>	<b>Overall % Rate Impact:</b>	<b>Written Premium Change for this Program:</b>	<b># of Policy Holders Affected for this Program:</b>	<b>Premium:</b>	<b>Maximum % Change (where required):</b>	<b>Minimum % Change (where required):</b>	<b>Overall % Indicated Change:</b>
Standard Insurance Company	-12.500%	\$		\$	%	%	%

*SERFF Tracking Number:* STAN-125928918      *State:* Arkansas  
*Filing Company:* Standard Insurance Company      *State Tracking Number:* 41239  
*Company Tracking Number:* B152-5A  
*TOI:* H111 Individual Health - Disability Income      *Sub-TOI:* H111.008 Combined Short Term and Long Term -  
 Unrelated to marketing with employer or  
 association groups

*Product Name:* IDI Rates for B152 class 5A  
*Project Name/Number:* 5A Noncan NonGI Rate Reduction/B152-5A

<b>Item Type</b>	<b>Item Name</b>	<b>Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Health - Actuarial Justification	Approved-Closed	No
<b>Supporting Document</b>	Originally Filed Actuarial Memo	Approved-Closed	No
<b>Rate</b>	B152 Rate Exhibit pages 56-61	Approved-Closed	Yes

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<i>Product Name:</i>	<i>IDI Rates for B152 class 5A</i>		
<i>Project Name/Number:</i>	<i>5A Noncan NonGI Rate Reduction/B152-5A</i>		

## Rate Information

Rate data applies to filing.

### Filing Method:

### Rate Change Type:

Decrease

### Overall Percentage of Last Rate Revision:

Decrease

### Effective Date of Last Rate Revision:

### Filing Method of Last Filing:

## Company Rate Information

<b>Company Name:</b>	<b>Overall % Indicated Change:</b>	<b>Overall % Rate Impact:</b>	<b>Written Premium Change for this Program:</b>	<b># of Policy Holders Affected for this Program:</b>	<b>Premium:</b>	<b>Maximum % Change (where required):</b>	<b>Minimum % Change (where required):</b>
Standard Insurance Company	%	-12.500%				%	%

<i>SERFF Tracking Number:</i>	<i>STAN-125928918</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Company Tracking Number:</i>	<i>B152-5A</i>		
<i>TOI:</i>	<i>H111 Individual Health - Disability Income</i>	<i>Sub-TOI:</i>	<i>H111.008 Combined Short Term and Long Term - Unrelated to marketing with employer or association groups</i>
<i>Product Name:</i>	<i>IDI Rates for B152 class 5A</i>		
<i>Project Name/Number:</i>	<i>5A Noncan NonGI Rate Reduction/B152-5A</i>		

## Rate/Rule Schedule

Review Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:*	Rate ActionInformation:	Attachments
Approved- Closed	B152 Rate Exhibit pages 56-61	B152(5/05)AR, PR6(5/05), PR1(5/05)	Revised		5A_Rates_45.pdf



Gender	Policy Form B152														
	Occupation Class 5A With Non-Cancelable Premiums														
	Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday														
	Male														
	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period						
Issue Age	Waiting Period in Days			Waiting Period in Days			Waiting Period in Days			Waiting Period in Days			Waiting Period in Days		
	60	90	180	365	60	90	180	365	60	90	180	365	730		
18	10.52	8.46	7.67	6.76	12.09	9.49	8.66	7.68	18.28	13.35	12.24	10.84	10.02		
19	10.19	8.20	7.43	6.55	12.09	9.49	8.66	7.68	18.28	13.35	12.24	10.84	10.02		
20	9.86	7.94	7.19	6.34	12.09	9.49	8.66	7.68	18.28	13.35	12.24	10.84	10.02		
21	9.53	7.67	6.94	6.12	12.09	9.49	8.65	7.67	18.28	13.35	12.22	10.82	10.00		
22	9.25	7.44	6.73	5.92	12.09	9.49	8.65	7.65	18.28	13.35	12.22	10.80	9.98		
23	9.00	7.24	6.54	5.75	12.08	9.49	8.64	7.63	18.28	13.35	12.21	10.78	9.97		
24	8.75	7.04	6.35	5.58	12.03	9.44	8.59	7.59	18.28	13.35	12.20	10.76	9.95		
25	8.53	6.86	6.20	5.43	11.96	9.39	8.54	7.53	18.28	13.35	12.20	10.75	9.95		
26	8.32	6.69	6.05	5.30	11.85	9.30	8.46	7.46	18.28	13.35	12.19	10.75	9.94		
27	8.14	6.55	5.91	5.18	11.75	9.22	8.39	7.40	18.31	13.36	12.21	10.75	9.95		
28	8.02	6.46	5.83	5.11	11.75	9.22	8.39	7.39	18.44	13.47	12.29	10.83	10.03		
29	7.97	6.41	5.78	5.08	11.83	9.28	8.44	7.45	18.69	13.65	12.47	10.98	10.16		
30	7.98	6.42	5.79	5.08	12.00	9.42	8.57	7.55	19.07	13.92	12.72	11.21	10.36		
31	8.07	6.49	5.86	5.15	12.26	9.63	8.76	7.73	19.60	14.31	13.08	11.52	10.65		
32	8.24	6.63	5.99	5.26	12.64	9.92	9.03	7.96	20.31	14.83	13.56	11.95	11.03		
33	8.49	6.83	6.17	5.42	13.12	10.30	9.38	8.28	21.18	15.47	14.14	12.47	11.49		
34	8.79	7.08	6.40	5.62	13.69	10.74	9.78	8.64	22.18	16.20	14.81	13.06	12.01		
35	9.15	7.37	6.66	5.85	14.32	11.24	10.25	9.05	23.28	16.99	15.56	13.72	12.58		
36	9.55	7.68	6.96	6.11	15.02	11.79	10.75	9.49	24.44	17.85	16.35	14.42	13.18		
37	9.98	8.03	7.27	6.39	15.76	12.37	11.29	9.98	25.66	18.73	17.16	15.15	13.79		
38	10.44	8.40	7.60	6.69	16.55	12.99	11.86	10.47	26.88	19.63	17.99	15.88	14.39		
39	10.90	8.78	7.95	6.99	17.35	13.62	12.43	10.99	28.11	20.52	18.81	16.62	14.98		
40	11.38	9.15	8.30	7.30	18.17	14.26	13.03	11.52	29.29	21.39	19.61	17.32	15.52		
41	11.81	9.50	8.61	7.58	18.97	14.89	13.60	12.02	30.45	22.23	20.39	18.01	16.04		
42	12.20	9.81	8.89	7.82	19.74	15.50	14.15	12.51	31.62	23.09	21.18	18.71	16.55		
43	12.56	10.11	9.16	8.05	20.50	16.09	14.70	12.99	32.82	23.97	21.98	19.42	17.05		
44	12.94	10.41	9.43	8.30	21.30	16.72	15.27	13.49	34.05	24.86	22.79	20.13	17.53		
45	13.37	10.76	9.75	8.56	22.16	17.40	15.88	14.02	35.30	25.77	23.63	20.84	18.01		
46	13.89	11.17	10.12	8.88	23.11	18.14	16.56	14.60	36.58	26.71	24.48	21.58	18.47		
47	14.52	11.68	10.57	9.27	24.19	18.98	17.32	15.26	37.91	27.68	25.35	22.32	18.93		
48	15.30	12.31	11.13	9.74	25.41	19.94	18.17	16.00	39.27	28.67	26.24	23.07	19.37		
49	16.26	13.08	11.82	10.33	26.83	21.05	19.17	16.84	40.69	29.71	27.16	23.84	19.81		
50	17.45	14.04	12.67	11.04	28.46	22.34	20.32	17.81	42.15	30.77	28.11	24.61	20.24		
51	18.83	15.15	13.65	11.87	30.30	23.78	21.60	18.87	43.65	31.88	29.08	25.38	20.66		
52	20.36	16.38	14.74	12.77	32.30	25.35	22.99	20.02	45.21	33.01	30.06	26.16	21.06		
53	22.05	17.74	15.93	13.75	34.45	27.04	24.47	21.24	46.80	34.17	31.06	26.92	21.46		
54	23.90	19.22	17.23	14.81	36.78	28.87	26.07	22.52	48.43	35.36	32.08	27.69	21.82		
55	25.90	20.84	18.63	15.93	39.27	30.82	27.77	23.87	50.10	36.58	33.10	28.42	22.17		
56	28.08	22.59	20.14	17.12	41.94	32.92	29.58	25.27	51.82	37.84	34.14	29.14	22.51		
57	30.43	24.48	21.76	18.37	44.79	35.15	31.49	26.72	53.57	39.11	35.19	29.83	22.83		
58	32.96	26.52	23.49	19.67	47.83	37.54	33.51	28.21	55.36	40.43	36.24	30.49	23.14		
59	35.67	28.71	25.33	21.02	51.06	40.07	35.65	29.73	57.20	41.76	37.31	31.09	23.42		
60	38.58	31.05	27.28	22.40	54.48	42.76	37.88	31.27	59.08	43.14	38.37	31.65	23.70		

## STANDARD INSURANCE COMPANY

Policy Form B152												
Occupation Class 5A With Non-Cancelable Premiums												
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday												
Gender	Female											
	Benefit Period is 2 Years						Benefit Period is 5 Years					
	Waiting Period in Days		Waiting Period in Days		Waiting Period in Days		Waiting Period in Days		Waiting Period in Days		Waiting Period in Days	
Issue Age	60	90	180	365	60	90	180	365	60	90	180	365
18	18.72	14.58	13.06	11.34	20.39	15.53	14.07	12.34	38.05	26.55	24.19	21.31
19	18.04	14.05	12.59	10.94	20.39	15.53	14.07	12.34	38.05	26.55	24.19	21.31
20	17.37	13.53	12.12	10.53	20.39	15.53	14.07	12.34	38.05	26.55	24.19	21.31
21	16.70	13.00	11.64	10.09	20.39	15.53	14.07	12.31	38.05	26.55	24.17	21.25
22	16.08	12.52	11.20	9.70	20.39	15.53	14.04	12.29	38.05	26.55	24.14	21.21
23	15.54	12.10	10.82	9.36	20.39	15.53	14.03	12.27	38.05	26.55	24.12	21.18
24	15.04	11.72	10.47	9.05	20.38	15.52	14.01	12.24	38.05	26.55	24.12	21.15
25	14.59	11.36	10.14	8.77	20.33	15.48	13.97	12.20	38.05	26.55	24.11	21.13
26	14.18	11.03	9.85	8.51	20.24	15.42	13.91	12.15	38.05	26.55	24.10	21.11
27	13.81	10.75	9.59	8.29	20.13	15.33	13.83	12.07	38.07	26.56	24.11	21.12
28	13.50	10.52	9.39	8.10	20.02	15.25	13.76	12.01	38.16	26.63	24.17	21.17
29	13.27	10.33	9.22	7.96	19.96	15.20	13.72	11.97	38.33	26.74	24.27	21.26
30	13.10	10.20	9.11	7.87	19.97	15.21	13.73	11.98	38.56	26.91	24.43	21.40
31	12.99	10.12	9.04	7.81	20.04	15.26	13.78	12.02	38.84	27.10	24.61	21.57
32	12.95	10.08	9.00	7.78	20.15	15.35	13.86	12.09	39.15	27.32	24.82	21.74
33	12.96	10.09	9.02	7.80	20.32	15.48	13.98	12.21	39.51	27.56	25.05	21.96
34	13.03	10.15	9.07	7.85	20.55	15.65	14.15	12.36	39.93	27.85	25.33	22.21
35	13.17	10.26	9.18	7.94	20.87	15.90	14.38	12.56	40.43	28.21	25.66	22.51
36	13.38	10.41	9.32	8.07	21.28	16.21	14.67	12.81	41.05	28.63	26.06	22.86
37	13.65	10.63	9.52	8.23	21.80	16.60	15.02	13.13	41.77	29.15	26.54	23.29
38	14.00	10.90	9.77	8.45	22.43	17.08	15.46	13.52	42.65	29.76	27.10	23.79
39	14.42	11.23	10.06	8.72	23.18	17.66	15.99	13.98	43.69	30.48	27.77	24.39
40	14.92	11.62	10.41	9.02	24.08	18.34	16.62	14.53	44.91	31.33	28.55	25.08
41	15.48	12.05	10.80	9.35	25.13	19.14	17.34	15.17	46.38	32.36	29.50	25.91
42	16.07	12.51	11.22	9.71	26.30	20.04	18.16	15.88	48.14	33.58	30.62	26.89
43	16.71	13.01	11.66	10.10	27.61	21.03	19.05	16.66	50.12	34.97	31.88	27.99
44	17.42	13.56	12.16	10.53	29.02	22.10	20.03	17.51	52.26	36.46	33.23	29.17
45	18.21	14.18	12.71	10.99	30.56	23.28	21.09	18.42	54.50	38.02	34.64	30.39
46	19.11	14.88	13.33	11.52	32.22	24.54	22.22	19.39	56.75	39.59	36.07	31.61
47	20.13	15.67	14.03	12.11	33.99	25.88	23.42	20.42	58.98	41.15	37.47	32.80
48	21.28	16.57	14.82	12.78	35.87	27.32	24.70	21.50	61.12	42.64	38.79	33.91
49	22.60	17.60	15.73	13.53	37.87	28.84	26.05	22.64	63.10	44.02	40.01	34.90
50	24.12	18.78	16.77	14.39	40.00	30.46	27.48	23.83	64.85	45.24	41.06	35.74
51	25.82	20.11	17.93	15.34	42.25	32.18	29.00	25.07	66.43	46.34	42.01	36.47
52	27.69	21.57	19.20	16.37	44.66	34.02	30.60	26.37	67.94	47.40	42.89	37.12
53	29.74	23.16	20.57	17.49	47.23	35.97	32.30	27.73	69.37	48.40	43.72	37.69
54	31.98	24.90	22.08	18.68	49.96	38.05	34.10	29.15	70.73	49.34	44.48	38.17
55	34.41	26.79	23.70	19.95	52.88	40.27	36.00	30.61	72.00	50.23	45.18	38.57
56	37.06	28.86	25.45	21.30	55.98	42.64	38.01	32.13	73.21	51.07	45.81	38.88
57	39.91	31.07	27.33	22.71	59.26	45.13	40.11	33.67	74.35	51.87	46.38	39.09
58	42.90	33.41	29.28	24.13	62.62	47.70	42.25	35.18	75.41	52.61	46.88	39.20
59	45.53	35.46	30.95	25.29	65.34	49.76	43.92	36.24	76.39	53.29	47.31	39.20
60	48.28	37.59	32.69	26.43	68.14	51.89	45.61	37.25	77.30	53.93	47.68	39.10

Apply a 25% Surcharge Factor For Tobacco Users.

Section B: Page 57 of 408

Add a \$40 Policy Fee.

## STANDARD INSURANCE COMPANY

Policy Form BI52												
Occupation Class 5A With Non-Cancelable Premiums												
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday												
Gender	Unisex											
	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period			
	60	90	180	365	60	90	180	365	60	90	180	365
Issue Age	60	90	180	365	60	90	180	365	60	90	180	365
18	11.31	9.10	8.24	7.27	13.00	10.19	9.31	8.26	19.65	14.35	13.16	11.66
19	10.95	8.81	7.99	7.04	13.00	10.19	9.31	8.26	19.65	14.35	13.16	11.66
20	10.61	8.53	7.74	6.81	13.00	10.19	9.31	8.26	19.65	14.35	13.16	11.66
21	10.25	8.25	7.46	6.57	13.00	10.19	9.30	8.24	19.65	14.35	13.14	11.63
22	9.94	8.00	7.24	6.36	13.00	10.19	9.29	8.23	19.65	14.35	13.13	11.61
23	9.67	7.78	7.03	6.18	12.99	10.19	9.28	8.20	19.65	14.35	13.13	11.59
24	9.41	7.56	6.83	6.00	12.93	10.15	9.24	8.16	19.65	14.35	13.12	11.57
25	9.17	7.38	6.66	5.85	12.86	10.09	9.18	8.10	19.65	14.35	13.12	11.56
26	8.94	7.19	6.50	5.70	12.74	10.00	9.10	8.02	19.65	14.35	13.10	11.55
27	8.75	7.04	6.35	5.57	12.64	9.91	9.02	7.95	19.68	14.37	13.13	11.56
28	8.63	6.94	6.27	5.50	12.64	9.91	9.02	7.95	19.82	14.47	13.21	11.65
29	8.57	6.90	6.22	5.46	12.71	9.98	9.07	8.01	20.09	14.67	13.41	11.80
30	8.58	6.90	6.23	5.47	12.90	10.12	9.21	8.12	20.49	14.96	13.68	12.05
31	8.67	6.98	6.30	5.53	13.18	10.35	9.42	8.30	21.07	15.38	14.06	12.39
32	8.86	7.13	6.44	5.65	13.58	10.67	9.70	8.56	21.83	15.94	14.58	12.85
33	9.13	7.34	6.63	5.82	14.10	11.07	10.08	8.90	22.78	16.63	15.20	13.41
34	9.45	7.61	6.88	6.04	14.71	11.54	10.52	9.28	23.84	17.41	15.93	14.04
35	9.84	7.92	7.16	6.28	15.39	12.08	11.02	9.73	25.03	18.27	16.72	14.75
36	10.26	8.26	7.48	6.56	16.14	12.67	11.55	10.20	26.27	19.19	17.57	15.51
37	10.74	8.64	7.81	6.85	16.94	13.30	12.14	10.73	27.58	20.14	18.45	16.28
38	11.22	9.02	8.15	7.12	17.79	13.96	12.75	11.24	28.89	21.10	19.34	17.07
39	11.72	9.39	8.48	7.42	18.66	14.63	13.33	11.74	30.21	22.06	20.22	17.86
40	12.23	9.77	8.83	7.73	19.54	15.29	13.92	12.28	31.48	22.99	21.08	18.61
41	12.70	10.14	9.16	8.02	20.40	15.95	14.53	12.81	32.73	23.91	21.92	19.36
42	13.12	10.49	9.48	8.30	21.22	16.63	15.16	13.35	33.99	24.82	22.77	20.11
43	13.50	10.83	9.78	8.57	22.04	17.30	15.79	13.91	35.28	25.76	23.63	20.87
44	13.91	11.19	10.12	8.85	22.90	17.97	16.42	14.50	36.60	26.72	24.50	21.64
45	14.38	11.57	10.48	9.17	23.82	18.70	17.07	15.07	37.95	27.70	25.40	22.41
46	14.93	12.01	10.88	9.54	24.84	19.50	17.80	15.70	39.33	28.72	26.32	23.20
47	15.60	12.56	11.37	9.96	26.00	20.41	18.61	16.41	40.75	29.75	27.25	23.99
48	16.44	13.24	11.96	10.47	27.32	21.44	19.54	17.19	42.22	30.83	28.21	24.81
49	17.47	14.06	12.71	11.10	28.84	22.63	20.61	18.10	43.74	31.94	29.20	25.62
50	18.76	15.09	13.62	11.87	30.60	24.01	21.84	19.15	45.31	33.08	30.21	26.45
51	20.24	16.28	14.67	12.73	32.58	25.57	23.22	20.29	46.93	34.27	31.26	27.29
52	21.89	17.61	15.85	13.67	34.72	27.25	24.71	21.53	48.61	35.49	32.31	28.12
53	23.70	19.07	17.09	14.68	37.03	29.07	26.31	22.83	50.30	36.73	33.39	28.95
54	25.69	20.64	18.44	15.77	39.53	31.03	28.02	24.18	52.06	38.01	34.48	29.76
55	27.84	22.33	19.90	16.93	42.22	33.13	29.83	25.55	53.86	39.33	35.59	30.56
56	30.19	24.16	21.47	18.16	45.08	35.34	31.68	26.99	55.70	40.67	36.71	31.33
57	32.72	26.14	23.15	19.45	48.15	37.65	33.65	28.46	57.58	42.04	37.84	32.07
58	35.44	28.25	24.94	20.78	51.42	40.08	35.70	29.95	59.52	43.46	38.90	32.66
59	38.13	30.39	26.74	22.09	54.63	42.49	37.71	31.36	61.49	44.65	39.81	33.12
60	41.00	32.68	28.63	23.41	57.89	45.05	39.81	32.76	63.51	45.83	40.70	33.51

## STANDARD INSURANCE COMPANY

Policy Form B152												
Occupation Class 5A With Non-Cancelable Premiums												
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday												
Gender	Male											
	Benefit Period is 2 Years						Benefit Period is 5 Years					
	Waiting Period in Days		Waiting Period in Days		Waiting Period in Days		Waiting Period in Days		Waiting Period in Days		Waiting Period in Days	
Issue Age	60	90	180	365	60	90	180	365	60	90	180	365
18	10.68	8.59	7.79	6.87	12.48	9.79	8.94	7.93	19.09	13.94	12.78	11.32
19	10.36	8.34	7.55	6.66	12.48	9.79	8.94	7.93	19.09	13.94	12.78	11.32
20	10.04	8.08	7.32	6.45	12.48	9.79	8.94	7.93	19.09	13.94	12.78	11.32
21	9.71	7.81	7.07	6.23	12.48	9.79	8.93	7.91	19.09	13.94	12.77	11.30
22	9.42	7.59	6.86	6.04	12.48	9.79	8.93	7.89	19.09	13.94	12.76	11.27
23	9.18	7.39	6.68	5.86	12.47	9.79	8.92	7.88	19.09	13.94	12.75	11.25
24	8.94	7.19	6.49	5.71	12.42	9.75	8.87	7.83	19.09	13.94	12.74	11.24
25	8.72	7.01	6.33	5.56	12.33	9.68	8.80	7.77	19.09	13.94	12.73	11.23
26	8.50	6.83	6.17	5.42	12.21	9.58	8.72	7.68	19.09	13.94	12.73	11.22
27	8.32	6.69	6.04	5.30	12.13	9.52	8.65	7.64	19.15	13.97	12.77	11.24
28	8.21	6.61	5.96	5.23	12.14	9.53	8.66	7.64	19.31	14.11	12.88	11.35
29	8.16	6.57	5.93	5.20	12.23	9.60	8.73	7.70	19.61	14.32	13.07	11.52
30	8.18	6.59	5.94	5.22	12.41	9.74	8.86	7.81	20.02	14.61	13.35	11.76
31	8.28	6.66	6.02	5.28	12.70	9.97	9.07	8.00	20.59	15.03	13.74	12.10
32	8.46	6.81	6.15	5.40	13.09	10.27	9.35	8.25	21.34	15.58	14.25	12.56
33	8.72	7.01	6.34	5.56	13.59	10.67	9.71	8.58	22.25	16.25	14.86	13.10
34	9.03	7.26	6.57	5.77	14.18	11.12	10.13	8.94	23.29	17.00	15.56	13.72
35	9.40	7.56	6.84	6.00	14.83	11.64	10.61	9.37	24.43	17.83	16.33	14.40
36	9.81	7.89	7.14	6.27	15.55	12.21	11.13	9.83	25.65	18.73	17.14	15.13
37	10.25	8.24	7.46	6.55	16.31	12.80	11.68	10.33	26.91	19.64	18.00	15.89
38	10.71	8.62	7.81	6.86	17.12	13.43	12.26	10.83	28.19	20.58	18.87	16.66
39	11.18	9.00	8.15	7.17	17.95	14.08	12.85	11.37	29.47	21.52	19.72	17.42
40	11.66	9.38	8.50	7.47	18.78	14.74	13.46	11.90	30.71	22.43	20.56	18.17
41	12.10	9.74	8.83	7.76	19.60	15.38	14.05	12.43	31.95	23.33	21.39	18.90
42	12.51	10.06	9.13	8.02	20.39	16.00	14.61	12.92	33.22	24.26	22.24	19.65
43	12.91	10.39	9.42	8.28	21.18	16.62	15.18	13.41	34.51	25.20	23.11	20.41
44	13.32	10.72	9.71	8.53	22.00	17.26	15.77	13.93	35.83	26.16	23.99	21.18
45	13.77	11.09	10.05	8.82	22.87	17.96	16.39	14.47	37.19	27.15	24.89	21.96
46	14.31	11.52	10.42	9.14	23.84	18.72	17.08	15.07	38.58	28.17	25.81	22.75
47	14.94	12.02	10.88	9.54	24.93	19.57	17.85	15.72	40.00	29.21	26.75	23.55
48	15.70	12.64	11.43	10.00	26.16	20.54	18.72	16.47	41.45	30.27	27.70	24.35
49	16.62	13.37	12.08	10.55	27.58	21.65	19.71	17.31	42.94	31.35	28.67	25.16
50	17.72	14.26	12.87	11.22	29.20	22.92	20.84	18.27	44.45	32.46	29.65	25.95
51	19.00	15.29	13.77	11.97	31.02	24.34	22.11	19.32	46.01	33.59	30.64	26.75
52	20.40	16.42	14.76	12.79	32.99	25.89	23.48	20.45	47.59	34.76	31.64	27.54
53	21.93	17.65	15.85	13.68	35.11	27.55	24.94	21.64	49.21	35.94	32.66	28.32
54	23.60	18.99	17.02	14.62	37.39	29.34	26.50	22.90	50.86	37.14	33.69	29.08
55	25.41	20.45	18.28	15.63	39.83	31.26	28.17	24.20	52.54	38.37	34.71	29.81
56	27.36	22.02	19.64	16.68	42.44	33.30	29.93	25.57	54.27	39.62	35.75	30.51
57	29.47	23.71	21.08	17.78	45.22	35.49	31.80	26.98	56.02	40.90	36.79	31.19
58	31.72	25.52	22.61	18.93	48.18	37.81	33.76	28.42	57.79	42.20	37.84	31.82
59	34.13	27.47	24.24	20.11	51.31	40.28	35.82	29.88	59.61	43.52	38.88	32.40
60	36.71	29.54	25.96	21.32	54.64	42.88	37.99	31.36	61.46	44.87	39.92	32.93

## STANDARD INSURANCE COMPANY

Policy Form B152												
Occupation Class 5A With Non-Cancelable Premiums												
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday												
Gender	Female											
	Benefit Period is 2 Years						Benefit Period is 5 Years					
	Waiting Period in Days						Waiting Period in Days					
Issue Age	60	90	180	365	60	90	60	90	180	365	60	90
18	18.86	14.68	13.16	11.43	20.71	15.78	14.29	12.54	38.87	27.12	24.72	21.76
19	18.18	14.16	12.69	11.02	20.71	15.78	14.29	12.54	38.87	27.12	24.72	21.76
20	17.51	13.63	12.22	10.61	20.71	15.78	14.29	12.54	38.87	27.12	24.72	21.76
21	16.84	13.11	11.73	10.18	20.71	15.78	14.27	12.50	38.87	27.12	24.69	21.72
22	16.23	12.64	11.31	9.79	20.71	15.78	14.26	12.48	38.87	27.12	24.67	21.67
23	15.68	12.22	10.91	9.45	20.71	15.78	14.25	12.46	38.87	27.12	24.65	21.64
24	15.18	11.82	10.56	9.14	20.69	15.75	14.23	12.43	38.87	27.12	24.63	21.61
25	14.72	11.45	10.23	8.85	20.62	15.71	14.18	12.37	38.87	27.12	24.62	21.59
26	14.29	11.13	9.93	8.58	20.52	15.63	14.10	12.30	38.87	27.12	24.62	21.58
27	13.92	10.84	9.68	8.37	20.41	15.54	14.02	12.23	38.93	27.16	24.65	21.60
28	13.62	10.61	9.48	8.18	20.29	15.45	13.95	12.16	39.05	27.25	24.74	21.67
29	13.40	10.43	9.31	8.04	20.24	15.42	13.91	12.14	39.25	27.39	24.87	21.78
30	13.23	10.31	9.21	7.95	20.27	15.44	13.93	12.15	39.53	27.58	25.04	21.94
31	13.13	10.22	9.14	7.88	20.34	15.49	13.98	12.21	39.86	27.81	25.25	22.13
32	13.08	10.19	9.10	7.87	20.46	15.58	14.07	12.29	40.20	28.04	25.48	22.33
33	13.10	10.20	9.12	7.88	20.64	15.72	14.20	12.40	40.58	28.32	25.74	22.56
34	13.18	10.26	9.18	7.94	20.89	15.91	14.38	12.56	41.04	28.63	26.04	22.83
35	13.32	10.37	9.28	8.02	21.21	16.15	14.60	12.76	41.59	29.02	26.40	23.15
36	13.53	10.54	9.42	8.16	21.63	16.48	14.90	13.02	42.25	29.47	26.82	23.54
37	13.81	10.75	9.63	8.33	22.15	16.87	15.27	13.34	43.03	30.02	27.34	23.99
38	14.16	11.03	9.87	8.55	22.79	17.36	15.72	13.74	43.97	30.68	27.95	24.54
39	14.58	11.35	10.17	8.80	23.56	17.95	16.25	14.21	45.09	31.46	28.67	25.17
40	15.08	11.74	10.53	9.11	24.47	18.64	16.89	14.77	46.41	32.38	29.51	25.92
41	15.65	12.18	10.92	9.46	25.53	19.44	17.62	15.42	48.01	33.50	30.54	26.82
42	16.26	12.66	11.35	9.84	26.72	20.35	18.45	16.14	49.93	34.83	31.75	27.90
43	16.94	13.19	11.82	10.24	28.05	21.36	19.36	16.93	52.09	36.34	33.13	29.09
44	17.68	13.77	12.35	10.68	29.50	22.46	20.35	17.79	54.43	37.97	34.61	30.38
45	18.52	14.41	12.92	11.17	31.05	23.65	21.42	18.72	56.86	39.66	36.15	31.70
46	19.43	15.13	13.55	11.71	32.73	24.92	22.57	19.70	59.32	41.38	37.70	33.03
47	20.44	15.92	14.25	12.29	34.50	26.28	23.77	20.73	61.73	43.07	39.21	34.32
48	21.57	16.79	15.02	12.95	36.38	27.71	25.06	21.81	64.03	44.67	40.64	35.52
49	22.82	17.77	15.88	13.66	38.38	29.23	26.40	22.94	66.15	46.15	41.94	36.59
50	24.23	18.87	16.84	14.46	40.48	30.83	27.82	24.12	68.01	47.44	43.07	37.49
51	25.78	20.07	17.89	15.31	42.70	32.52	29.30	25.34	69.66	48.60	44.06	38.25
52	27.46	21.39	19.03	16.24	45.06	34.32	30.87	26.61	71.23	49.69	44.98	38.92
53	29.29	22.80	20.27	17.22	47.57	36.23	32.53	27.93	72.70	50.72	45.82	39.50
54	31.27	24.35	21.59	18.26	50.23	38.26	34.28	29.30	74.10	51.70	46.60	39.99
55	33.42	26.02	23.01	19.37	53.06	40.42	36.13	30.72	75.39	52.60	47.30	40.38
56	35.74	27.83	24.54	20.54	56.08	42.71	38.07	32.18	76.59	53.44	47.92	40.67
57	38.22	29.76	26.16	21.74	59.25	45.12	40.10	33.67	77.71	54.21	48.48	40.85
58	40.81	31.77	27.84	22.96	62.49	47.60	42.16	35.11	78.72	54.92	48.95	40.92
59	43.50	33.87	29.58	24.16	65.81	50.12	44.22	36.50	79.66	55.57	49.34	40.88
60	46.30	36.05	31.34	25.34	69.18	52.68	46.31	37.82	80.50	56.16	49.66	40.71

## STANDARD INSURANCE COMPANY

Policy Form BI52																
Occupation Class 5A With Non-Cancelable Premiums																
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday																
Gender	Issue Age	Unisex														
		Benefit Period Is 2 Years				Benefit Period Is 5 Years				Benefit Period Is Entire Coverage Period						
		Waiting Period in Days				Waiting Period in Days				Waiting Period in Days						
60	90	180	365	60	90	180	365	60	90	180	365	60	90	180	365	730
18	11.49	9.24	8.37	7.39	13.41	10.53	9.62	8.52	20.53	14.98	13.75	12.17	11.24			
19	11.14	8.96	8.12	7.16	13.41	10.53	9.62	8.52	20.53	14.98	13.75	12.17	11.24			
20	10.79	8.68	7.87	6.93	13.41	10.53	9.62	8.52	20.53	14.98	13.75	12.17	11.24			
21	10.44	8.40	7.60	6.69	13.41	10.53	9.61	8.51	20.53	14.98	13.72	12.15	11.24			
22	10.13	8.16	7.38	6.49	13.41	10.53	9.60	8.49	20.53	14.98	13.71	12.12	11.20			
23	9.87	7.94	7.18	6.30	13.41	10.53	9.58	8.47	20.53	14.98	13.70	12.09	11.18			
24	9.62	7.74	6.98	6.13	13.34	10.48	9.54	8.42	20.53	14.98	13.69	12.08	11.17			
25	9.37	7.53	6.80	5.98	13.26	10.40	9.46	8.36	20.53	14.98	13.69	12.07	11.17			
26	9.14	7.35	6.63	5.82	13.13	10.30	9.37	8.26	20.53	14.98	13.69	12.06	11.17			
27	8.94	7.19	6.49	5.70	13.04	10.24	9.30	8.21	20.58	15.02	13.72	12.08	11.19			
28	8.82	7.11	6.41	5.63	13.05	10.25	9.31	8.21	20.76	15.16	13.84	12.20	11.29			
29	8.78	7.06	6.38	5.59	13.15	10.32	9.39	8.28	21.08	15.39	14.05	12.38	11.45			
30	8.79	7.08	6.39	5.61	13.34	10.47	9.53	8.40	21.53	15.71	14.35	12.64	11.69			
31	8.90	7.16	6.48	5.67	13.65	10.71	9.75	8.60	22.13	16.16	14.77	13.01	12.02			
32	9.10	7.32	6.62	5.80	14.07	11.04	10.05	8.87	22.94	16.76	15.31	13.50	12.45			
33	9.37	7.53	6.81	5.98	14.60	11.46	10.44	9.22	23.92	17.47	15.97	14.08	12.97			
34	9.70	7.81	7.06	6.20	15.24	11.95	10.89	9.62	25.04	18.28	16.72	14.75	13.55			
35	10.11	8.13	7.36	6.45	15.94	12.51	11.41	10.07	26.26	19.17	17.55	15.48	14.19			
36	10.54	8.49	7.67	6.75	16.71	13.13	11.96	10.56	27.57	20.13	18.43	16.27	14.87			
37	11.02	8.86	8.01	7.00	17.54	13.76	12.56	11.08	28.93	21.11	19.35	17.08	15.54			
38	11.52	9.21	8.32	7.28	18.40	14.41	13.13	11.56	30.31	22.12	20.28	17.91	16.22			
39	12.02	9.59	8.65	7.58	19.29	15.05	13.70	12.08	31.68	23.13	21.20	18.73	16.89			
40	12.51	9.98	9.00	7.88	20.19	15.72	14.32	12.62	33.01	24.11	22.10	19.53	17.51			
41	12.99	10.35	9.35	8.18	21.07	16.40	14.95	13.17	34.34	25.08	23.00	20.32	18.10			
42	13.45	10.72	9.68	8.48	21.92	17.09	15.58	13.73	35.71	26.08	23.91	21.12	18.69			
43	13.88	11.09	10.02	8.77	22.77	17.81	16.22	14.30	37.10	27.09	24.84	21.95	19.27			
44	14.32	11.48	10.37	9.07	23.65	18.56	16.91	14.89	38.52	28.12	25.80	22.78	19.84			
45	14.81	11.92	10.76	9.41	24.59	19.30	17.61	15.53	39.98	29.19	26.76	23.61	20.40			
46	15.38	12.38	11.20	9.79	25.63	20.12	18.36	16.20	41.48	30.28	27.75	24.46	20.94			
47	16.06	12.92	11.69	10.23	26.80	21.04	19.19	16.91	43.00	31.40	28.75	25.31	21.46			
48	16.88	13.58	12.29	10.74	28.12	22.08	20.12	17.70	44.56	32.53	29.78	26.18	21.98			
49	17.86	14.38	12.99	11.33	29.65	23.28	21.19	18.60	46.16	33.71	30.82	27.05	22.47			
50	19.05	15.33	13.83	12.02	31.39	24.63	22.41	19.64	47.78	34.90	31.87	27.90	22.95			
51	20.42	16.43	14.81	12.81	33.35	26.17	23.77	20.77	49.46	36.11	32.94	28.75	23.41			
52	21.93	17.65	15.83	13.65	35.46	27.83	25.24	21.98	51.16	37.36	34.01	29.60	23.84			
53	23.57	18.94	16.95	14.56	37.74	29.62	26.81	23.21	52.90	38.63	35.11	30.44	24.25			
54	25.37	20.33	18.16	15.53	40.19	31.54	28.45	24.50	54.68	39.92	36.22	31.26	24.63			
55	27.32	21.84	19.46	16.56	42.81	33.55	30.15	25.84	56.48	41.25	37.32	32.05	25.00			
56	29.42	23.47	20.86	17.64	45.62	35.66	31.96	27.22	58.34	42.60	38.43	32.80	25.34			
57	31.66	25.23	22.35	18.78	48.62	37.90	33.87	28.65	60.22	43.97	39.55	33.52	25.66			
58	33.99	27.09	23.92	19.93	51.76	40.26	35.86	30.09	62.13	45.37	40.61	34.10	25.87			
59	36.47	29.07	25.58	21.12	54.93	42.74	37.92	31.54	64.09	46.54	41.49	34.52	26.01			
60	39.10	31.17	27.31	22.32	58.28	45.33	40.07	32.98	66.07	47.70	42.35	34.87	26.12			

## STANDARD INSURANCE COMPANY

		Policy Form PR1, Supplemental Social Insurance Benefit Rider, Occupation Class 5A With Non-Cancelable Premiums											
		Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday											
		Male											
Gender	Issue Age	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period			
		Waiting Period in Days				Waiting Period in Days				Waiting Period in Days			
		60	90	180	365	60	90	180	365	60	90	180	365
	18	2.70	2.17	1.97	1.73	4.09	3.21	2.93	2.60	6.59	4.81	4.41	3.90
	19	2.61	2.10	1.91	1.68	4.09	3.21	2.93	2.60	6.59	4.81	4.41	3.90
	20	2.53	2.03	1.85	1.63	4.09	3.21	2.93	2.60	6.59	4.81	4.41	3.90
	21	2.56	2.06	1.86	1.64	4.16	3.26	2.98	2.63	6.70	4.89	4.48	3.96
	22	2.61	2.10	1.90	1.67	4.26	3.34	3.05	2.70	6.86	5.01	4.59	4.05
	23	2.67	2.15	1.94	1.71	4.38	3.44	3.13	2.77	7.06	5.15	4.72	4.17
	24	2.76	2.22	2.00	1.76	4.54	3.56	3.25	2.86	7.31	5.34	4.87	4.31
	25	2.86	2.30	2.07	1.82	4.73	3.71	3.38	2.98	7.60	5.55	5.07	4.46
	26	2.98	2.40	2.16	1.90	4.94	3.88	3.53	3.11	7.92	5.78	5.29	4.66
	27	3.12	2.51	2.27	1.99	5.17	4.06	3.69	3.26	8.30	6.06	5.53	4.87
	28	3.28	2.64	2.38	2.09	5.43	4.27	3.89	3.42	8.71	6.36	5.81	5.12
	29	3.46	2.78	2.51	2.21	5.73	4.50	4.10	3.61	9.17	6.69	6.12	5.39
	30	3.66	2.94	2.65	2.33	6.06	4.75	4.32	3.82	9.67	7.06	6.45	5.68
	31	3.88	3.12	2.82	2.47	6.41	5.03	4.59	4.04	10.23	7.46	6.83	6.01
	32	4.12	3.32	2.99	2.63	6.82	5.35	4.87	4.30	10.86	7.93	7.25	6.39
	33	4.39	3.54	3.19	2.80	7.25	5.69	5.18	4.57	11.54	8.43	7.71	6.79
	34	4.68	3.77	3.41	2.99	7.71	6.06	5.51	4.87	12.28	8.96	8.20	7.23
	35	5.00	4.02	3.63	3.19	8.21	6.44	5.87	5.18	13.04	9.52	8.72	7.69
	36	5.32	4.28	3.88	3.40	8.72	6.84	6.24	5.51	13.83	10.10	9.25	8.16
	37	5.65	4.55	4.12	3.62	9.26	7.26	6.63	5.85	14.64	10.68	9.79	8.65
	38	6.00	4.83	4.38	3.84	9.81	7.70	7.03	6.21	15.44	11.28	10.33	9.13
	39	6.35	5.11	4.63	4.07	10.39	8.15	7.44	6.58	16.24	11.86	10.87	9.60
	40	6.70	5.39	4.88	4.30	10.96	8.60	7.86	6.95	17.02	12.43	11.39	10.07
	41	7.01	5.64	5.11	4.50	11.52	9.04	8.25	7.30	17.75	12.96	11.89	10.50
	42	7.24	5.82	5.28	4.64	11.97	9.39	8.58	7.59	18.43	13.46	12.34	10.90
	43	7.41	5.97	5.41	4.75	12.37	9.71	8.87	7.84	19.08	13.92	12.78	11.28
	44	7.60	6.11	5.54	4.87	12.78	10.04	9.16	8.09	19.71	14.39	13.20	11.66
	45	7.81	6.28	5.69	5.00	13.25	10.40	9.49	8.38	20.38	14.88	13.64	12.04
	46	8.09	6.51	5.90	5.17	13.82	10.84	9.90	8.73	21.10	15.41	14.11	12.44
	47	8.50	6.83	6.19	5.43	14.53	11.41	10.40	9.17	21.89	15.99	14.64	12.89
	48	9.05	7.28	6.59	5.77	15.45	12.13	11.05	9.73	22.79	16.63	15.23	13.39
	49	9.80	7.88	7.12	6.22	16.63	13.05	11.88	10.44	23.81	17.38	15.89	13.95
	50	10.79	8.68	7.83	6.83	18.11	14.22	12.93	11.33	24.98	18.24	16.66	14.59
	51	11.95	9.62	8.67	7.53	19.81	15.55	14.12	12.34	26.29	19.20	17.51	15.29
	52	13.27	10.68	9.61	8.32	21.69	17.03	15.44	13.45	27.69	20.22	18.41	16.02
	53	14.73	11.86	10.64	9.19	23.77	18.66	16.89	14.66	29.19	21.32	19.37	16.79
	54	16.34	13.15	11.79	10.12	26.05	20.45	18.47	15.95	30.77	22.47	20.38	17.59
	55	18.10	14.57	13.02	11.13	28.18	22.12	19.93	17.13	32.45	23.70	21.44	18.41
	56	19.96	16.07	14.32	12.17	29.93	23.49	21.11	18.03	34.23	24.99	22.55	19.25
	57	21.18	17.05	15.16	12.78	31.18	24.47	21.93	18.60	36.09	26.36	23.71	20.10
	58	22.65	18.24	16.15	13.52	32.87	25.80	23.04	19.39	38.06	27.79	24.91	20.96
	59	25.02	20.13	17.76	14.74	35.80	28.10	25.00	20.85	40.11	29.29	26.16	21.81
	60	27.60	22.21	19.51	16.02	38.97	30.59	27.10	22.37	42.26	30.86	27.45	22.64

## STANDARD INSURANCE COMPANY

Policy Form PR1, Supplemental Social Insurance Benefit Rider, Occupation Class 5A With Non-Cancelable Premiums Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday												
Female												
Gender	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period			
	Waiting Period in Days				Waiting Period in Days				Waiting Period in Days			
	60	90	180	365	60	90	180	365	60	90	180	365
Issue Age	60	90	180	365	60	90	180	365	60	90	180	365
18	7.32	5.70	5.11	4.44	10.30	7.85	7.11	6.24	20.55	14.34	13.07	11.51
19	7.05	5.50	4.93	4.28	10.30	7.85	7.11	6.24	20.55	14.34	13.07	11.51
20	6.79	5.29	4.74	4.11	10.30	7.85	7.11	6.24	20.55	14.34	13.07	11.51
21	6.80	5.29	4.74	4.11	10.40	7.93	7.18	6.28	20.88	14.57	13.26	11.66
22	6.83	5.31	4.75	4.11	10.53	8.02	7.25	6.34	21.21	14.80	13.46	11.82
23	6.85	5.34	4.77	4.13	10.66	8.12	7.33	6.41	21.54	15.03	13.66	11.99
24	6.90	5.37	4.80	4.15	10.81	8.23	7.43	6.49	21.88	15.27	13.87	12.17
25	6.96	5.42	4.83	4.18	10.97	8.36	7.54	6.59	22.23	15.51	14.09	12.35
26	7.02	5.47	4.88	4.22	11.16	8.50	7.67	6.69	22.59	15.76	14.31	12.54
27	7.10	5.53	4.94	4.26	11.35	8.65	7.80	6.81	22.96	16.02	14.54	12.74
28	7.18	5.60	5.00	4.31	11.56	8.80	7.95	6.93	23.33	16.28	14.78	12.94
29	7.29	5.68	5.07	4.38	11.79	8.98	8.10	7.06	23.70	16.54	15.02	13.15
30	7.40	5.77	5.15	4.45	12.02	9.15	8.26	7.21	24.09	16.81	15.26	13.37
31	7.52	5.85	5.22	4.52	12.25	9.33	8.43	7.35	24.45	17.05	15.50	13.57
32	7.61	5.93	5.30	4.58	12.46	9.49	8.57	7.48	24.76	17.27	15.70	13.76
33	7.72	6.01	5.37	4.65	12.65	9.64	8.71	7.60	25.05	17.47	15.89	13.92
34	7.83	6.10	5.45	4.72	12.86	9.80	8.86	7.74	25.34	17.68	16.07	14.10
35	7.95	6.20	5.54	4.80	13.10	9.98	9.02	7.88	25.65	17.89	16.28	14.28
36	8.11	6.32	5.65	4.89	13.38	10.19	9.21	8.05	26.01	18.14	16.51	14.49
37	8.30	6.46	5.78	5.01	13.71	10.44	9.45	8.26	26.43	18.44	16.79	14.74
38	8.53	6.64	5.95	5.15	14.12	10.75	9.74	8.51	26.94	18.80	17.12	15.03
39	8.81	6.86	6.15	5.32	14.62	11.14	10.09	8.82	27.56	19.23	17.52	15.38
40	9.15	7.13	6.39	5.53	15.23	11.63	10.51	9.20	28.32	19.76	18.01	15.82
41	9.51	7.41	6.64	5.75	15.92	12.13	10.98	9.61	29.22	20.38	18.58	16.32
42	9.85	7.67	6.88	5.96	16.61	12.65	11.46	10.03	30.23	21.09	19.22	16.89
43	10.19	7.93	7.11	6.16	17.33	13.20	11.96	10.47	31.34	21.87	19.93	17.50
44	10.55	8.22	7.37	6.37	18.12	13.80	12.50	10.93	32.54	22.70	20.69	18.17
45	10.98	8.55	7.66	6.62	19.01	14.47	13.11	11.45	33.81	23.59	21.50	18.86
46	11.50	8.95	8.02	6.93	20.02	15.24	13.81	12.05	35.14	24.52	22.33	19.57
47	12.14	9.45	8.46	7.31	21.20	16.14	14.61	12.74	36.51	25.48	23.20	20.30
48	12.94	10.08	9.01	7.77	22.58	17.19	15.55	13.54	37.92	26.46	24.06	21.04
49	13.94	10.85	9.70	8.35	24.20	18.44	16.65	14.47	39.34	27.45	24.95	21.76
50	15.17	11.81	10.54	9.05	26.11	19.89	17.95	15.56	40.76	28.44	25.81	22.47
51	16.61	12.93	11.52	9.86	28.25	21.52	19.38	16.76	42.19	29.44	26.69	23.16
52	18.21	14.18	12.62	10.76	30.59	23.30	20.97	18.07	43.65	30.46	27.57	23.85
53	19.99	15.56	13.83	11.75	33.16	25.26	22.68	19.47	45.16	31.51	28.46	24.54
54	21.94	17.08	15.15	12.81	35.96	27.39	24.54	20.97	46.69	32.58	29.37	25.20
55	23.92	18.62	16.47	13.87	38.74	29.50	26.37	22.43	48.27	33.67	30.28	25.85
56	25.73	20.04	17.67	14.79	40.81	31.09	27.71	23.42	49.87	34.79	31.20	26.48
57	28.11	21.88	19.24	15.99	42.91	32.68	29.05	24.39	51.50	35.93	32.13	27.08
58	30.67	23.88	20.93	17.26	45.12	34.37	30.44	25.35	53.17	37.10	33.06	27.84
59	32.68	25.45	22.22	18.15	46.90	35.72	31.53	26.01	54.88	38.29	33.99	28.17
60	35.15	27.37	23.80	19.24	49.60	37.77	33.20	27.12	56.62	39.50	34.93	28.64



## STANDARD INSURANCE COMPANY

Policy Form PR1, Supplemental Social Insurance Benefit Rider, Occupation Class 5A With Non-Cancelable Premiums												
Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday												
Gender	Unisex											
	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period			
	60	90	180	365	60	90	180	365	60	90	180	365
Issue Age	60	90	180	365	60	90	180	365	60	90	180	365
18	2.90	2.34	2.12	1.86	4.39	3.46	3.15	2.79	7.08	5.17	4.74	4.19
19	2.80	2.26	2.05	1.80	4.39	3.46	3.15	2.79	7.08	5.17	4.74	4.19
20	2.72	2.18	1.99	1.75	4.39	3.46	3.15	2.79	7.08	5.17	4.74	4.19
21	2.75	2.21	2.00	1.76	4.47	3.51	3.20	2.84	7.20	5.26	4.81	4.26
22	2.80	2.26	2.04	1.79	4.59	3.60	3.27	2.90	7.38	5.38	4.93	4.36
23	2.87	2.31	2.09	1.84	4.72	3.69	3.37	2.98	7.60	5.54	5.07	4.48
24	2.97	2.39	2.15	1.89	4.88	3.83	3.49	3.08	7.86	5.74	5.24	4.63
25	3.08	2.48	2.23	1.96	5.08	3.99	3.63	3.20	8.16	5.97	5.44	4.80
26	3.21	2.58	2.33	2.04	5.30	4.17	3.79	3.34	8.51	6.22	5.68	5.01
27	3.36	2.70	2.43	2.14	5.56	4.37	3.97	3.50	8.92	6.51	5.94	5.24
28	3.53	2.84	2.56	2.25	5.85	4.59	4.17	3.68	9.36	6.84	6.25	5.50
29	3.72	2.99	2.70	2.37	6.16	4.84	4.40	3.88	9.86	7.19	6.57	5.79
30	3.93	3.16	2.85	2.50	6.51	5.11	4.65	4.10	10.40	7.60	6.93	6.11
31	4.17	3.35	3.03	2.65	6.90	5.41	4.93	4.35	11.00	8.02	7.34	6.47
32	4.43	3.56	3.22	2.83	7.32	5.75	5.23	4.62	11.67	8.52	7.79	6.87
33	4.73	3.80	3.43	3.01	7.79	6.12	5.57	4.91	12.41	9.06	8.29	7.30
34	5.03	4.05	3.67	3.22	8.29	6.51	5.92	5.23	13.20	9.63	8.81	7.77
35	5.37	4.31	3.90	3.43	8.82	6.92	6.31	5.57	14.02	10.24	9.37	8.27
36	5.72	4.60	4.17	3.66	9.38	7.36	6.70	5.92	14.88	10.86	9.94	8.78
37	6.07	4.89	4.43	3.89	9.95	7.81	7.13	6.29	15.73	11.49	10.53	9.29
38	6.45	5.19	4.71	4.13	10.54	8.28	7.55	6.68	16.60	12.13	11.11	9.81
39	6.83	5.50	4.98	4.38	11.17	8.76	8.00	7.07	17.46	12.75	11.68	10.32
40	7.20	5.79	5.25	4.60	11.79	9.25	8.44	7.47	18.30	13.36	12.25	10.82
41	7.53	6.06	5.50	4.81	12.38	9.71	8.87	7.85	19.08	13.93	12.78	11.29
42	7.78	6.26	5.67	4.97	12.87	10.09	9.22	8.16	19.81	14.46	13.27	11.72
43	7.97	6.41	5.81	5.10	13.30	10.44	9.54	8.43	20.51	14.96	13.74	12.13
44	8.16	6.56	5.95	5.23	13.75	10.79	9.85	8.70	21.19	15.47	14.19	12.53
45	8.39	6.76	6.12	5.37	14.25	11.17	10.20	9.01	21.91	16.00	14.67	12.94
46	8.70	7.00	6.34	5.56	14.85	11.66	10.64	9.39	22.68	16.56	15.17	13.38
47	9.14	7.35	6.65	5.84	15.63	12.27	11.18	9.86	23.54	17.19	15.73	13.85
48	9.73	7.82	7.08	6.20	16.61	13.04	11.88	10.46	24.49	17.89	16.37	14.39
49	10.54	8.48	7.66	6.69	17.88	14.03	12.78	11.22	25.59	18.68	17.08	15.00
50	11.59	9.33	8.42	7.34	19.47	15.29	13.90	12.18	26.85	19.61	17.91	15.68
51	12.85	10.33	9.32	8.10	21.30	16.71	15.18	13.27	28.26	20.64	18.82	16.43
52	14.26	11.48	10.33	8.93	23.32	18.31	16.60	14.46	29.77	21.74	19.79	17.22
53	15.83	12.75	11.44	9.83	25.56	20.06	18.16	15.76	31.38	22.92	20.83	18.05
54	17.56	14.13	12.63	10.80	28.00	21.98	19.85	17.15	33.08	24.16	21.91	18.91
55	19.46	15.58	13.89	11.81	30.30	23.78	21.43	18.42	34.89	25.47	23.05	19.79
56	21.40	17.05	15.16	12.82	32.17	25.24	22.69	19.38	36.79	26.86	24.24	20.69
57	22.78	18.25	16.18	13.59	33.51	26.31	23.57	19.99	38.80	28.33	25.49	21.60
58	24.35	19.60	17.34	14.46	35.34	27.74	24.76	20.84	40.92	29.87	26.78	22.53
59	26.89	21.46	18.88	15.59	38.48	30.00	26.63	22.14	43.12	31.48	28.12	23.40
60	29.48	23.49	20.59	16.83	41.62	32.38	28.62	23.56	45.43	33.01	29.32	24.14

Policy Form PR1, Supplemental Social Insurance Benefit Rider, Occupation Class 5A With Non-Cancelable Premiums																	
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday																	
Gender	Male																
	Benefit Period is 2 Years						Benefit Period is 5 Years						Benefit Period is Entire Coverage Period				
	Waiting Period in Days			Waiting Period in Days			Waiting Period in Days			Waiting Period in Days			Waiting Period in Days				
Issue Age	60	90	180	365	60	90	180	365	60	90	180	365	60	90	180	365	730
18	2.72	2.19	1.98	1.75	4.19	3.29	3.00	2.66	7.13	5.21	4.78	4.23	7.13	5.21	4.78	4.23	3.90
19	2.63	2.12	1.93	1.70	4.19	3.29	3.00	2.66	7.13	5.21	4.78	4.23	7.13	5.21	4.78	4.23	3.90
20	2.56	2.06	1.86	1.65	4.19	3.29	3.00	2.66	7.13	5.21	4.78	4.23	7.13	5.21	4.78	4.23	3.90
21	2.59	2.08	1.88	1.66	4.26	3.34	3.05	2.70	7.26	5.30	4.86	4.30	7.26	5.30	4.86	4.30	3.97
22	2.64	2.13	1.93	1.69	4.37	3.43	3.12	2.77	7.45	5.43	4.98	4.39	7.45	5.43	4.98	4.39	4.06
23	2.71	2.18	1.97	1.73	4.50	3.54	3.22	2.84	7.67	5.60	5.12	4.52	7.67	5.60	5.12	4.52	4.18
24	2.80	2.26	2.04	1.79	4.66	3.66	3.33	2.94	7.95	5.80	5.30	4.67	7.95	5.80	5.30	4.67	4.32
25	2.91	2.35	2.12	1.86	4.86	3.81	3.47	3.06	8.25	6.03	5.50	4.86	8.25	6.03	5.50	4.86	4.49
26	3.04	2.45	2.21	1.93	5.08	3.98	3.62	3.19	8.61	6.29	5.74	5.07	8.61	6.29	5.74	5.07	4.69
27	3.19	2.56	2.31	2.03	5.33	4.18	3.80	3.35	9.01	6.58	6.01	5.29	9.01	6.58	6.01	5.29	4.90
28	3.35	2.70	2.43	2.14	5.60	4.40	4.00	3.53	9.46	6.90	6.31	5.56	9.46	6.90	6.31	5.56	5.15
29	3.54	2.84	2.56	2.25	5.92	4.64	4.22	3.72	9.95	7.26	6.64	5.85	9.95	7.26	6.64	5.85	5.41
30	3.74	3.01	2.71	2.38	6.25	4.91	4.46	3.94	10.48	7.66	6.99	6.16	10.48	7.66	6.99	6.16	5.70
31	3.96	3.19	2.88	2.53	6.62	5.20	4.73	4.17	11.08	8.09	7.39	6.52	11.08	8.09	7.39	6.52	6.02
32	4.22	3.40	3.06	2.69	7.04	5.52	5.03	4.44	11.74	8.58	7.84	6.91	11.74	8.58	7.84	6.91	6.38
33	4.50	3.62	3.27	2.87	7.48	5.87	5.35	4.72	12.47	9.10	8.32	7.34	12.47	9.10	8.32	7.34	6.76
34	4.80	3.86	3.49	3.06	7.96	6.25	5.70	5.02	13.24	9.66	8.84	7.80	13.24	9.66	8.84	7.80	7.17
35	5.11	4.11	3.72	3.26	8.47	6.65	6.06	5.35	14.04	10.26	9.38	8.28	14.04	10.26	9.38	8.28	7.59
36	5.44	4.38	3.96	3.48	9.00	7.06	6.44	5.69	14.88	10.86	9.95	8.78	14.88	10.86	9.95	8.78	8.02
37	5.78	4.66	4.22	3.70	9.56	7.50	6.84	6.05	15.72	11.48	10.52	9.28	15.72	11.48	10.52	9.28	8.45
38	6.13	4.94	4.47	3.93	10.12	7.95	7.25	6.41	16.58	12.11	11.10	9.80	16.58	12.11	11.10	9.80	8.87
39	6.49	5.22	4.73	4.16	10.70	8.40	7.67	6.78	17.43	12.73	11.67	10.31	17.43	12.73	11.67	10.31	9.29
40	6.85																

Policy Form PR1, Supplemental Social Insurance Benefit Rider, Occupation Class 5A With Non-Cancelable Premiums																
Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday																
Gender	Female															
	Benefit Period is 2 Years					Benefit Period is 5 Years					Benefit Period is Entire Coverage Period					
	Waiting Period in Days					Waiting Period in Days					Waiting Period in Days					
Issue Age	60	90	180	365		60	90	180	365		60	90	180	365		730
18	7.37	5.73	5.15	4.46		10.46	7.96	7.22	6.33		21.10	14.72	13.41	11.81		10.91
19	7.11	5.53	4.96	4.31		10.46	7.96	7.22	6.33		21.10	14.72	13.41	11.81		10.91
20	6.84	5.33	4.78	4.15		10.46	7.96	7.22	6.33		21.10	14.72	13.41	11.81		10.91
21	6.85	5.34	4.78	4.14		10.56	8.04	7.28	6.38		21.44	14.95	13.62	11.97		11.07
22	6.88	5.36	4.79	4.15		10.68	8.14	7.35	6.43		21.78	15.20	13.83	12.15		11.23
23	6.91	5.38	4.81	4.17		10.82	8.23	7.44	6.50		22.14	15.44	14.04	12.32		11.39
24	6.96	5.42	4.84	4.18		10.96	8.35	7.54	6.59		22.51	15.70	14.26	12.51		11.57
25	7.02	5.46	4.87	4.22		11.13	8.48	7.65	6.69		22.88	15.96	14.50	12.71		11.75
26	7.08	5.51	4.93	4.25		11.31	8.62	7.77	6.79		23.27	16.23	14.74	12.92		11.94
27	7.17	5.57	4.98	4.31		11.51	8.77	7.91	6.90		23.66	16.50	14.98	13.13		12.15
28	7.25	5.65	5.04	4.36		11.73	8.93	8.06	7.03		24.05	16.78	15.23	13.34		12.36
29	7.36	5.73	5.12	4.42		11.95	9.10	8.22	7.17		24.47	17.07	15.50	13.57		12.57
30	7.47	5.82	5.20	4.49		12.20	9.29	8.38	7.32		24.89	17.36	15.77	13.81		12.78
31	7.59	5.91	5.28	4.56		12.43	9.47	8.55	7.46		25.27	17.63	16.01	14.04		12.97
32	7.69	5.99	5.36	4.63		12.64	9.63	8.70	7.60		25.61	17.87	16.24	14.23		13.13
33	7.80	6.07	5.43	4.69		12.85	9.79	8.85	7.72		25.94	18.10	16.45	14.41		13.28
34	7.91	6.16	5.51	4.76		13.06	9.95	9.00	7.86		26.25	18.31	16.65	14.60		13.42
35	8.04	6.27	5.60	4.85		13.30	10.13	9.16	8.01		26.59	18.55	16.88	14.81		13.57
36	8.20	6.39	5.71	4.94		13.59	10.35	9.36	8.18		26.99	18.83	17.13	15.03		13.74
37	8.38	6.53	5.85	5.06		13.93	10.61	9.60	8.39		27.45	19.15	17.44	15.30		13.93
38	8.62	6.71	6.01	5.21		14.34	10.92	9.89	8.65		28.02	19.55	17.81	15.63		14.17
39	8.90	6.93	6.21	5.38		14.85	11.31	10.24	8.96		28.71	20.03	18.25	16.02		14.45
40	9.24	7.20	6.45	5.59		15.47	11.78	10.67	9.34		29.55	20.62	18.79	16.50		14.79
41	9.60	7.48	6.70	5.80		16.15	12.30	11.15	9.76		30.54	21.31	19.42	17.05		15.19
42	9.93	7.74	6.94	6.00		16.85	12.84	11.63	10.18		31.65	22.09	20.13	17.68		15.65
43	10.27	8.00	7.17	6.20		17.58	13.39	12.14	10.61		32.88	22.93	20.91	18		

## STANDARD INSURANCE COMPANY

Gender	Policy Form PR1, Supplemental Social Insurance Benefit Rider, Occupation Class 5A With Non-Cancelable Premiums											
	Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday											
	Unisex											
	Benefit Period is 2 Years				Benefit Period is 5 Years				Benefit Period is Entire Coverage Period			
Issue Age	Waiting Period in Days			60	Waiting Period in Days			60	Waiting Period in Days			60
	90	180	365		90	180	365		90	180	365	
18	2.92	2.35	2.13	1.88	4.51	3.54	3.23	2.86	7.67	5.80	5.14	4.54
19	2.84	2.28	2.07	1.83	4.51	3.54	3.23	2.86	7.67	5.60	5.14	4.54
20	2.75	2.21	2.00	1.77	4.51	3.54	3.23	2.86	7.67	5.60	5.14	4.54
21	2.78	2.24	2.02	1.79	4.59	3.60	3.28	2.91	7.81	5.70	5.22	4.62
22	2.84	2.28	2.07	1.81	4.69	3.68	3.36	2.98	8.01	5.85	5.36	4.73
23	2.91	2.35	2.12	1.86	4.84	3.80	3.47	3.05	8.25	6.02	5.50	4.87
24	3.01	2.42	2.19	1.92	5.01	3.93	3.59	3.16	8.54	6.24	5.70	5.02
25	3.13	2.52	2.28	2.00	5.22	4.10	3.73	3.29	8.87	6.48	5.92	5.22
26	3.26	2.63	2.37	2.08	5.46	4.28	3.89	3.43	9.26	6.76	6.17	5.44
27	3.42	2.76	2.49	2.18	5.73	4.50	4.09	3.61	9.69	7.07	6.47	5.69
28	3.61	2.90	2.62	2.29	6.02	4.73	4.30	3.79	10.17	7.42	6.78	5.98
29	3.80	3.05	2.76	2.42	6.36	4.99	4.53	4.00	10.69	7.81	7.14	6.28
30	4.02	3.24	2.91	2.56	6.72	5.28	4.80	4.24	11.27	8.23	7.52	6.62
31	4.26	3.43	3.10	2.72	7.12	5.59	5.09	4.49	11.91	8.70	7.95	7.01
32	4.53	3.65	3.29	2.89	7.56	5.93	5.41	4.77	12.63	9.22	8.43	7.43
33	4.84	3.89	3.52	3.09	8.04	6.31	5.75	5.07	13.41	9.78	8.94	7.89
34	5.15	4.15	3.75	3.29	8.56	6.72	6.13	5.40	14.23	10.39	9.50	8.38
35	5.50	4.42	4.00	3.51	9.11	7.15	6.52	5.75	15.09	11.03	10.08	8.90
36	5.85	4.72	4.26	3.75	9.68	7.60	6.92	6.12	16.00	11.67	10.69	9.43
37	6.22	5.01	4.53	3.98	10.27	8.06	7.36	6.50	16.91	12.34	11.31	9.98
38	6.60	5.30	4.80	4.23	10.89	8.54	7.80	6.89	17.82	13.02	11.93	10.54
39	6.98	5.62	5.09	4.46	11.51	9.03	8.24	7.29	18.73	13.69	12.55	11.08
40	7.37	5.92	5.36	4.69	12.15	9.53	8.70	7.69	19.64	14.34	13.15	11.62
41	7.69	6.19	5.59	4.89	12.75	10.00	9.14	8.08	20.49	14.96	13.72	12.13
42	7.94	6.39	5.78	5.05	13.25	10.40	9.49	8.39	21.29	15.55	14.26	12.59
43	8.13	6.54	5.92	5.19	13.69	10.75	9.81	8.67	22.06	16.10	14.78	13.05
44	8.31	6.69	6.06	5.33	14.14	11.10	10.13	8.95	22.83	16.67	15.29	13.50
45	8.55	6.88	6.23	5.48	14.65	11.50	10.50	9.27	23.63	17.26	15.82	13.96
46	8.86	7.13	6.45	5.66	15.27	11.99	10.93	9.65	24.48	17.89	16.39	14.45
47	9.29	7.48	6.76	5.92	16.05	12.59	11.49	10.12	25.44	18.57	17.01	14.97
48	9.89	7.95	7.19	6.30	17.05	13.39	12.20	10.74	26.49	19.34	17.70	15.57
49	10.69	8.61	7.78	6.79	18.33	14.39	13.10	11.51	27.69	20.22	18.49	16.22
50	11.77	9.46	8.54	7.44	19.95	15.66	14.25	12.49	29.07	21.22	19.39	16.97
51	12.94	10.41	9.39	8.15	21.75	17.08	15.51	13.55	30.59	22.33	20.37	17.79
52	14.25	11.46	10.32	8.90	23.76	18.66	16.91	14.73	32.22	23.53	21.42	18.65
53	15.71	12.64	11.31	9.72	25.97	20.39	18.45	16.01	33.95	24.79	22.53	19.53
54	17.29	13.87	12.39	10.60	28.37	22.27	20.11	17.38	35.78	26.13	23.70	20.45
55	19.01	15.22	13.55	11.53	30.61	24.03	21.65	18.60	37.73	27.55	24.93	21.40
56	20.87	16.66	14.81	12.52	32.49	25.50	22.92	19.57	39.77	29.04	26.21	22.37
57	22.47	17.99	15.94	13.39	34.48	27.06	24.25	20.57	41.92	30.62	27.55	23.35
58	24.25	19.45	17.18	14.32	36.83	28.90	25.81	21.66	44.18	32.26	28.93	24.33
59	26.64	21.23	18.67	15.43	40.08	31.21	27.69	23.03	46.55	33.99	30.31	25.22
60	29.13	23.21	20.34	16.63	43.41	33.77	29.85	24.56	49.02	35.60	31.61	26.02
												19.49